

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 25-12708-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James S. Kneisel  
753 Garden St  
Rahway, NJ 07065

Janet M. Kneisel  
753 Garden St  
Rahway, NJ 07065

Social Security No.:

xxx-xx-1959

xxx-xx-4306

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 4/2/2025 and a confirmation hearing on such Plan has been scheduled for 5/28/2025.

The debtor filed a Modified Plan on 5/29/2025 and a confirmation hearing on the Modified Plan is scheduled for 7/9/2025 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 29, 2025

JAN: mlc

Jeanne Naughton  
Clerk

In re:  
James S. Kneisel  
Janet M. Kneisel  
Debtors

Case No. 25-12708-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: May 29, 2025

Form ID: 186

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ James S. Kneisel, Janet M. Kneisel, 753 Garden St, Rahway, NJ 07065-1810
520587620	+ Linton Fcu, 61 E Park Dr, Tonawanda, NY 14150-7844
520587622	McCalla Raymer Leibert Pierce, LLC, 485 Route 1 S. , Bld. F, Suite 300, Iselin, NJ 08830
520587626	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 29 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 29 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520587607	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 29 2025 20:59:55	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
520587610	+ Email/Text: bk@avant.com	May 29 2025 20:50:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
520587611	Email/Text: bankruptcy@collegeave.com	May 29 2025 20:49:00	College Ave Student Loans, Attn: Bankruptcy, 233 N. King Street, Suite 400, Wilmington, DE 19801
520587614	+ Email/PDF: creditonebknofications@resurgent.com	May 29 2025 21:13:28	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520629596	Email/Text: mrdiscen@discover.com	May 29 2025 20:49:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520587616	+ Email/Text: mrdiscen@discover.com	May 29 2025 20:49:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520587617	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 29 2025 20:50:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
520587619	Email/Text: sbse.cio.bnc.mail@irs.gov	May 29 2025 20:50:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
520644191	Email/Text: JCAP_BNC_Notices@jcap.com	May 29 2025 20:50:00	Jefferson Capital Systems LLC, PO Box 7999, St. Cloud MN 56302-9617
520662035	Email/PDF: resurgentbknofications@resurgent.com	May 29 2025 21:00:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520636616	Email/Text: camanagement@mtb.com	May 29 2025 20:50:00	M & T Bank, Bankruptcy Department, P.O. Box

District/off: 0312-2

User: admin

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520587621	Email/Text: camanagement@mtb.com		840, Buffalo NY 14240-0810
520587623	+ Email/Text: Mercury@ebn.phinsolutions.com	May 29 2025 20:50:00	M&T Bank, PO Box 64679, Baltimore, MD 21264
520587624	+ Email/PDF: cbp@omf.com	May 29 2025 20:49:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
520623084	+ Email/PDF: cbp@omf.com	May 29 2025 21:00:53	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
520657456	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 20:59:58	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520587625	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 20:49:00	PNC Bank, National Association, Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
520657161	Email/Text: bnc-quantum@quantum3group.com	May 29 2025 20:49:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
520621722	Email/Text: bnc-quantum@quantum3group.com	May 29 2025 20:50:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
520587627	^ MEBN	May 29 2025 20:50:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520587628	Email/Text: bankruptcies@uplift.com	May 29 2025 20:45:23	Sunbit Financial, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024-4109
		May 29 2025 20:49:00	Uplft/cb, Attn: Bankruptcy, 440 N. Wolfe Road, Sunnyvale, CA 94085

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520587608	*+	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
520587609	*+	Aidvantage, Attn: Bankruptcy, Po Box 300001, Greenville, TX 75403-3001
520587612	*P++	COLLEGE AVE STUDENT LOANS, 233 N KING STREET, SUITE 400, WILMINGTON DE 19801-2545, address filed with court:, College Ave Student Loans, Attn: Bankruptcy, 233 N. King Street, Suite 400, Wilmington, DE 19801
520587613	*P++	COLLEGE AVE STUDENT LOANS, 233 N KING STREET, SUITE 400, WILMINGTON DE 19801-2545, address filed with court:, College Ave Student Loans, Attn: Bankruptcy, 233 N. King Street, Suite 400, Wilmington, DE 19801
520587615	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520587618	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
520668589	*+	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2025

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2025 at the address(es) listed below:

Name	Email Address
Cameron Deane	on behalf of Creditor OneMain Financial Group LLC cdeane@weltman.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John A. Underwood	on behalf of Debtor James S. Kneisel johnunderwood@comcast.net Ardith@southjerseylawyers.com
John A. Underwood	on behalf of Joint Debtor Janet M. Kneisel johnunderwood@comcast.net Ardith@southjerseylawyers.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6